

United States Bankruptcy Court
Northern District of Ohio

In re:
Ralph Smith, Jr.
Cassandra K. Smith
Debtors

Case No. 16-15638-aih
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-1
Date Rcvd: Sep 02, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2021:

Recip ID	Recipient Name and Address
db/db	+ Ralph Smith, Jr., Cassandra K. Smith, 4736 Secretariat Court, Avon, OH 44011-3650
cr	+++ Huntington Bank, 5555 Cleveland Ave, GW1N10, Columbus, OH 43231-4048
cr	+ Ohio Department of Taxation, c/o William C. Huffman, 24441 Detroit Road, Suite 300, Westlake, OH 44145-1543
cr	+ Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250
24550317	+ Amerifinancial Solution, P.O. Box 602570, Charlotte, NC 28260-2570
24550318	+ Amerifinancial Solutions, P.O. Box 65018, Baltimore, MD 21264-5018
24550324	+ Check N Go, 7755 Montgomery Road, Suite 400, Cincinnati, OH 45236-4197
24550325	CheckSmart, 7001 Pearl Road, Suite 200, Dublin, OH 43016
24550326	City of Lorain/Utilities Dept., 1106 W. First Street, Lorain, OH 44052-1434
24550327	Cleveland Clinic, 95000 Euclid Avenue, Cleveland, OH 44114
24550328	+ Cleveland Clinic, 9500 Euclid Avenue, Cleveland, OH 44195-0002
24550329	+ Cleveland Clinic Physicians, 9500 Euclid Ave, Cleveland, OH 44195-0002
24550330	+ Clinic Med Svcs, LLC, P.O. Box 16749, Rocky River, OH 44116-0749
24550334	+ Elyria Memorial Hospital, 630 East River Street, Elyria, OH 44035-5981
24550336	+ FFCC, 24700 Chagrin Blvd, #205, Beachwood, OH 44122-5630
24736578	+ Federal National Mortgage Association, c/o Seterus, Inc., P.O. Box 1047, Hartford, CT 06143-1047
24550338	+ First Credit, P.O. Box 630838, Cincinnati, OH 45263-0838
26829302	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
24550343	JP Recovery Services, 2022 Center Ridge Road, #370, Rocky River, OH 44116-3501
24550344	JP Recovery Services, Inc., P.O. Box 16749, Rocky River, OH 44116-0749
24550348	+ Lorain County Common Pleas Court, 225 Court Street, Case No: 16CV190618, Elyria, OH 44035-5512
24550347	+ Lorain County Common Pleas Court, 225 Court Street, Case No: 12CJ061547, Elyria, OH 44035-5512
24550346	+ Lorain County Common Pleas Court, 225 Court Street, Case No: 15CV186099, Elyria, OH 44035-5512
24550349	+ NCP Finance Ohio, 205 Sugar Camp Circle, Dayton, OH 45409-1970
26048797	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
24550350	+ Physicians Link Center Inc, 630 East River Street, Elyria, OH 44035-5902
24550353	++ REIMER ARNOVITZ CHERNEK AND JEFFREY, 30455 SOLON ROAD, SOLON OH 44139-3415 address filed with court:, Reimer, Arnovitz, Chernenk & Jeffrey, 30455 Solon Road, Solon, OH 44139
24550359	+ State of Ohio Dept. of Taxation, 150 East Gay Street, 21st Fl, Columbus, OH 43215-3191
24651047	+ VCSO of Ohio, Inc. d/b/a First American Loans, 135 N. Church Street, Spartanburg, SC 29306-5138
24550362	+ Wells Fargo Bank, c/o OCWEN Loan Servicing, 1661 Worthington Road, #100, West Palm Beach, FL 33409-6493

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: number@trust13.com	Sep 02 2021 20:38:00	Lauren A. Helbling, 200 Public Square Suite 3860, Cleveland, OH 44114-2322
ust	+ Email/Text: ustpregion09.cl.ecf@usdoj.gov		

		Sep 02 2021 20:38:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
24550316	+ Email/Text: bankruptcy@rentacenter.com	Sep 02 2021 20:39:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
24584577	+ EDI: PHINAMERI.COM	Sep 03 2021 00:33:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
24550319	EDI: CAPITALONE.COM	Sep 03 2021 00:33:00	Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492
24550320	EDI: CAPITALONE.COM	Sep 03 2021 00:33:00	Capital One Bank, P.O. Box 6492, Carol Stream, IL 60197-6492
24658282	EDI: BL-BECKET.COM	Sep 03 2021 00:38:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
24550321	+ EDI: RMSC.COM	Sep 03 2021 00:33:00	Care Credit, P.O. Box 960061, Orlando, FL 32896-0061
24550322	+ Email/Text: cashamerica@nuvox.net	Sep 02 2021 20:38:00	Cash Land, 17 Triangle Park, Cincinnati, OH 45246-3411
24550323	+ EDI: WFNNB.COM	Sep 03 2021 00:33:00	Catherines, P.O. Box 659728, San Antonio, TX 78265-9728
24550331	+ EDI: CRFRSTNA.COM	Sep 03 2021 00:33:00	Credit First, P.O. Box 81344, Cleveland, OH 44188-0001
24624981	+ EDI: CRFRSTNA.COM	Sep 03 2021 00:33:00	Credit First NA, PO Box 818011, Cleveland OH 44181-8011
24550332	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 02 2021 20:40:06	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
24550333	Email/PDF: DellBKNotifications@resurgent.com	Sep 02 2021 20:39:46	Dell Preferred Account, P.O. Box 6403, Carol Stream, IL 60197
24550335	+ EDI: WFNNB.COM	Sep 03 2021 00:33:00	Fashion Bug, P.O. Box 659728, San Antonio, TX 78265-9728
24550337	+ Email/Text: bnc@advanceamerica.net	Sep 02 2021 20:38:00	First Amerian Loan, 4375 Oberlin Avenue, Lorain, OH 44053-2926
24550339	EDI: PHINAMERI.COM	Sep 03 2021 00:33:00	GM Financial, P.O. Box 183621, Arlington, TX 76096-3621
24550340	+ Email/Text: bankruptcy@huntington.com	Sep 02 2021 20:38:00	Huntington Bank, P.O. Box 89424, Cleveland, OH 44101-6424
24550341	EDI: IRS.COM	Sep 03 2021 00:33:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
24550342	+ Email/Text: bknotice@johndclunk.com	Sep 02 2021 20:38:00	John Clunk, Co., LPA, 4500 Courthouse Blvd, #400, Stow, OH 44224-6839
24550345	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 02 2021 20:38:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
24660762	Email/PDF: resurgentbknotifications@resurgent.com	Sep 02 2021 20:39:56	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
24699734	+ Email/Text: Bankruptcy.notices@tax.state.oh.us	Sep 02 2021 20:39:00	Ohio Department of Taxation, Bankruptcy Division, P.O. Box 530, Columbus, OH 43216-0530
24677638	Email/Text: Bankruptcy.Notices@pnc.com	Sep 02 2021 20:38:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
24550351	Email/Text: Bankruptcy.Notices@pnc.com	Sep 02 2021 20:38:00	PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177

24550352	EDI: PRA.COM	Sep 03 2021 00:33:00	Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541
24556444	+ EDI: RECOVERYCORP.COM	Sep 03 2021 00:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
24569539	EDI: Q3G.COM	Sep 03 2021 00:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
24580370	EDI: Q3G.COM	Sep 03 2021 00:33:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
24579913	EDI: Q3G.COM	Sep 03 2021 00:33:00	Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788
24550354	Email/Text: bk@revenuegroup.com	Sep 02 2021 20:39:00	Revenue Group, P.O. Box 93983, Cleveland, OH 44101
24550355	+ EDI: WFNNB.COM	Sep 03 2021 00:33:00	Roaman's, P.O. Box 659728, San Antonio, TX 78265-9728
24584354	+ EDI: DRIV.COM	Sep 03 2021 00:38:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
24550356	EDI: RMSC.COM	Sep 03 2021 00:33:00	Sams Club, P.O. Box 530942, Atlanta, GA 30353-0942
24550357	+ EDI: DRIV.COM	Sep 03 2021 00:38:00	Santander, 8585 North Stemmons Pkwy, # 1000, Dallas, TX 75247-3800
24550361	+ EDI: WFFC.COM	Sep 03 2021 00:38:00	Wells Fargo, 3476 Stateview Blvd, Fort Mill, SC 29715-7200
24550360	+ EDI: WFFC.COM	Sep 03 2021 00:38:00	Wells Fargo, P.O. Box 17900, Denver, CO 80217-0900
24591112	EDI: WFFC.COM	Sep 03 2021 00:38:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
24550363	EDI: WFNNB.COM	Sep 03 2021 00:33:00	Women Within, P.O. Box 659728, San Antonio, TX 78265-9728

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal National Mortgage Association
cr		Goldman Sachs Mortgage Company
cr		Nationstar Mortgage LLC dba Mr. Cooper
cr	*+	AMERICREDIT Financial SERVICES, INC. DBA GM FINANC, P O BOX 183853, ARLINGTON, TX 76096-3853
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
24703463	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court,; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
24550358	##+	Seterus, P.O. Box 1077, Hartford, CT 06143-1077

TOTAL: 3 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2021 at the address(es) listed below:

Name	Email Address
Christopher J. Klym	on behalf of Creditor Ohio Department of Taxation bk@hhkwlaw.com
Christopher P. Kennedy	on behalf of Creditor Huntington Bank bankruptcy@carlisle-law.com
Christopher P. Kennedy	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper bankruptcy@carlisle-law.com
Lauren A. Helbling	ch13trustee@ch13cleve.com lhelbling13@ecf.epiqsystems.com
Richard John LaCivita	on behalf of Creditor Federal National Mortgage Association bknotice@reimerlaw.com
Stephen R. Franks	on behalf of Creditor Goldman Sachs Mortgage Company amps@manleydeas.com
William J. Balena	on behalf of Debtor Ralph Smith Jr. docket@ohbksource.com, janet@ohbksource.com
William J. Balena	on behalf of Debtor Cassandra K. Smith docket@ohbksource.com janet@ohbksource.com

TOTAL: 8

Information to identify the case:

Debtor 1	<u>Ralph Smith Jr.</u>	Social Security number or ITIN	xxx-xx-3349
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cassandra K. Smith</u>	Social Security number or ITIN	xxx-xx-1118
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Northern District of Ohio			
Case number: 16-15638-aih			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ralph Smith Jr.

Cassandra K. Smith

9/1/21

By the court: ARTHUR I HARRIS
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.